

## Abstract

A method is proposed with which a user (1) of a mobile terminal (11), in particular of a mobile telephone or a PDA, can be identified and an authorization for an action can be issued to this user (1). An independent identification module (2) serves this purpose. First, a request is sent by the user (1) for an identification/authorization via an air interface, for example an SMS message, to the identification module (2). An action code (TRX) is created in this module, which has one-off validity and, in addition, is only valid for a limited time. This TRX is sent from the identification module both to the user (1) of the mobile terminal as well as to a terminal (3) of a third party participating in the action. Examples of the third party (3) are: a supermarket, access lock system, bank, or election authority. The performance of the desired action, such as payment, access through a lock system, e-banking or the casting of a vote in an election, can be initialized by the terminal (3) of the third party. For the termination (20), the user (1) inputs a PIN into the terminal (3) of the third party, or sends the PIN directly or via the identification module (2) to the terminal (3) of the third party.